

## CalPERS SELF-FUNDED HEALTH PLANS

Incurred Loss Ratio <sup>1</sup> - Attachment 1				
	2009 Year	2010 Year	Jan - Mar 2010	Jan - Mar 2011
Care Basic	131%	113%	107%	106%
Choice Basic	126%	109%	101%	93%
Select Basic	88%	77%	73%	60%
Care Supplemental	120%	110%	118%	116%
Choice Supplemental	123%	109%	113%	114%
Select Supplemental	147%	133%	128%	143%
All Plans	125%	108%	104%	98%

Gain/Loss by Plan (\$000) - Attachment 2				
Plan	2009 Year	2010 Year	Jan - Mar 2010	Jan - Mar 2011
Care Basic	(\$39,107)	(\$18,170)	(\$2,440)	(\$2,297)
Choice Basic	(\$222,354)	(\$92,635)	(\$2,071)	\$21,099
Select Basic	\$3,392	\$10,863	\$2,855	\$7,707
Care Supplemental	(\$40,699)	(\$23,488)	(\$11,380)	(\$10,208)
Choice Supplemental	(\$29,391)	(\$16,862)	(\$5,515)	(\$6,965)
Select Supplemental	\$0	(\$414)	(\$78)	(\$174)
All Plans	(\$328,407)	(\$140,705)	(\$18,629)	\$9,162

<sup>1</sup>Incurred loss ratios illustrate each plan's operating margin. A 100% ratio is equal to break-even.  
Values above 100% indicate a premium loss.

Trends Per Member Per Month (On Rolling 12 Month Basis) <sup>2</sup> - Attachments 4a & 4b				
MEDICAL				
	2009 Year	2010 Year	Jan - Mar 2010	Jan - Mar 2011
Care Basic	11.6%	18.1%	21.2%	14.5%
Choice Basic	12.7%	5.7%	8.7%	7.6%
Select Basic	-23.3%	9.0%	-7.2%	-3.1%
Care Supplemental	4.7%	5.1%	5.6%	6.4%
Choice Supplemental	5.0%	5.3%	5.2%	7.3%
Select Supplemental	42.1%	21.2%	43.7%	22.2%
PHARMACY				
	2009 Year	2010 Year	Jan - Mar 2010	Jan - Mar 2011
Care Basic	7.1%	13.3%	8.9%	12.0%
Choice Basic	7.7%	8.3%	8.7%	6.0%
Select Basic	-2.8%	9.4%	3.8%	4.0%
Care Supplemental	8.4%	7.8%	9.9%	5.4%
Choice Supplemental	8.2%	6.7%	8.8%	5.1%
Select Supplemental	23.9%	5.5%	12.2%	5.3%

<sup>2</sup>Rolling 12 month trends illustrate the movement that has occurred during the preceeding twelve months.

**CalPERS SELF-FUNDED HEALTH PLANS**  
**CLAIMS COST PER-MEMBER PER-MONTH - ATTACHMENT 3**

<b>Medical Claims per Member per Month</b>						
	<b>Care Basic</b>	<b>Choice Basic</b>	<b>Select Basic</b>	<b>Care Supp</b>	<b>Choice Supp</b>	<b>Select Supp</b>
<b>4th Quarter 2009</b>	\$609.53	\$326.89	\$197.56	\$141.01	\$107.71	\$114.10
<b>1st Quarter 2010</b>	\$602.73	\$295.37	\$193.61	\$187.44	\$142.62	\$170.45
<b>2nd Quarter 2010</b>	\$626.47	\$315.73	\$209.60	\$158.23	\$120.00	\$144.77
<b>3rd Quarter 2010</b>	\$634.64	\$346.37	\$212.69	\$152.59	\$120.71	\$135.93
<b>4th Quarter 2010</b>	\$699.27	\$353.22	\$193.25	\$146.99	\$112.97	\$160.19
<b>1st Quarter 2011</b>	\$670.89	\$324.59	\$155.18	\$209.36	\$158.78	\$231.53
<b>Pharmacy Claims per Member per Month</b>						
	<b>Care Basic</b>	<b>Choice Basic</b>	<b>Select Basic</b>	<b>Care Supp</b>	<b>Choice Supp</b>	<b>Select Supp</b>
<b>4th Quarter 2009</b>	\$158.65	\$89.51	\$49.93	\$250.37	\$228.35	\$286.31
<b>1st Quarter 2010</b>	\$170.80	\$93.95	\$50.96	\$258.05	\$234.52	\$263.28
<b>2nd Quarter 2010</b>	\$176.35	\$95.37	\$51.54	\$262.52	\$238.23	\$263.84
<b>3rd Quarter 2010</b>	\$177.14	\$94.36	\$50.23	\$263.34	\$239.66	\$287.87
<b>4th Quarter 2010</b>	\$180.79	\$96.35	\$50.96	\$260.93	\$238.91	\$316.98
<b>1st Quarter 2011</b>	\$182.26	\$94.68	\$48.70	\$261.14	\$239.88	\$258.03
<b>Total Claims per Member per Month</b>						
	<b>Care Basic</b>	<b>Choice Basic</b>	<b>Select Basic</b>	<b>Care Supp</b>	<b>Choice Supp</b>	<b>Select Supp</b>
<b>4th Quarter 2009</b>	\$768.18	\$416.39	\$247.49	\$391.37	\$336.07	\$400.41
<b>1st Quarter 2010</b>	\$773.53	\$389.32	\$244.57	\$445.49	\$377.14	\$433.73
<b>2nd Quarter 2010</b>	\$802.82	\$411.10	\$261.14	\$420.75	\$358.23	\$408.61
<b>3rd Quarter 2010</b>	\$811.78	\$440.73	\$262.92	\$415.93	\$360.38	\$423.80
<b>4th Quarter 2010</b>	\$880.06	\$449.57	\$244.20	\$407.92	\$351.88	\$477.18
<b>1st Quarter 2011</b>	\$853.15	\$419.27	\$203.88	\$470.50	\$398.66	\$489.56

**Notes:**

1. Prior quarters are updated for each report as actual claims runoff is realized.
2. Pharmacy costs exclude rebates.

## CaIPERS SELF-FUNDED HEALTH PLANS

## Assets and Reserves By Plan (\$000) - Attachment 5

	PERSCare		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$58,748	\$72,950	\$131,698
Asset Change 1st Qtr 2011	\$5,277	\$4,368	\$9,645
Actuarial Assets 3/31/2011	\$64,025	\$77,318	\$141,343
Actuarial Reserve 12/31/2010	\$40,908	\$53,901	\$94,809
Actuarial Reserve 3/31/2011	\$45,536	\$59,499	\$105,034
Assets Less Reserves 3/31/2011	\$18,490	\$17,819	\$36,309
	PERS Choice		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$353,709	\$41,813	\$395,522
Asset Change 1st Qtr 2011	\$48,904	\$2,659	\$51,562
Actuarial Assets 3/31/2011	\$402,613	\$44,471	\$447,084
Actuarial Reserve 12/31/2010	\$262,320	\$38,147	\$300,467
Actuarial Reserve 3/31/2011	\$278,341	\$40,965	\$319,306
Assets Less Reserves 3/31/2011	\$124,272	\$3,507	\$127,778
	PERS Select		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$25,435	\$146	\$25,581
Asset Change 1st Qtr 2011	\$9,214	(\$47)	\$9,167
Actuarial Assets 3/31/2011	\$34,648	\$99	\$34,747
Actuarial Reserve 12/31/2010	\$10,097	\$397	\$10,494
Actuarial Reserve 3/31/2011	\$10,807	\$488	\$11,295
Assets Less Reserves 3/31/2011	\$23,841	(\$390)	\$23,452
	Total Program		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$437,892	\$114,908	\$552,800
Asset Change 1st Qtr 2011	\$63,395	\$6,980	\$70,374
Actuarial Assets 3/31/2011	\$501,286	\$121,888	\$623,174
Actuarial Reserve 12/31/2010	\$313,325	\$92,445	\$405,770
Actuarial Reserve 3/31/2011	\$334,684	\$100,952	\$435,635
Assets Less Reserves 3/31/2011	\$166,603	\$20,936	\$187,539

## CalPERS SELF-FUNDED HEALTH PLANS

## Ratio of Assets to the Actuarial Reserve (\$000) - Attachment C

PERSCare			
	Basic	Supp	Total
Assets 3/31/2011	\$64,025	\$77,318	\$141,343
Actuarial Reserve 3/31/2011	\$45,536	\$59,499	\$105,034
Assets Above Actuarial Reserve	\$18,490	\$17,819	\$36,309
Ratio of Assets to the Actuarial Reserve	141%	130%	135%

PERS Choice			
	Basic	Supp	Total
Assets 3/31/2011	\$402,613	\$44,471	\$447,084
Actuarial Reserve 3/31/2011	\$278,341	\$40,965	\$319,306
Assets Above Actuarial Reserve	\$124,272	\$3,507	\$127,778
Ratio of Assets to the Actuarial Reserve	145%	109%	140%

PERS Select			
	Basic	Supp	Total
Assets 3/31/2011	\$34,648	\$99	\$34,747
Actuarial Reserve 3/31/2011	\$10,807	\$488	\$11,295
Assets Above Actuarial Reserve	\$23,841	(\$390)	\$23,452
Ratio of Assets to the Actuarial Reserve	321%	20%	308%

Total Self-Funded Program			
	Basic	Supp	Total
Assets 3/31/2011	\$501,286	\$121,888	\$623,174
Actuarial Reserve 3/31/2011	\$334,684	\$100,952	\$435,635
Assets Above Actuarial Reserve	\$166,603	\$20,936	\$187,539
Ratio of Assets to the Actuarial Reserve	150%	121%	143%

## Notes:

1. The Actuarial Reserve equals the Incurred But Not Reported (IBNR) reserve (without a contingency load) plus the Risk Based Capital Reserve (RBC) set at a 300% level.
2. Ratios above 100% indicate assets in excess of reserves.

## CalPERS SELF-FUNDED HEALTH PLANS

## Enrollment Comparison for 2010 and 2011 - Attachment 7

## Membership for 2010:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-10	17,061	50,702	218,693	40,010	9,785	265	336,516
Feb-10	16,873	50,641	218,203	40,470	9,952	266	336,405
Mar-10	16,707	50,531	217,797	40,750	10,108	266	336,159
Apr-10	16,566	50,395	217,306	41,038	10,187	272	335,764
May-10	16,402	50,196	215,704	41,246	10,229	281	334,058
Jun-10	16,316	50,098	215,772	41,588	10,304	284	334,362
Jul-10	16,256	50,008	216,302	42,098	10,695	294	335,653
Aug-10	16,099	49,963	215,744	42,543	10,833	299	335,481
Sep-10	15,971	49,863	215,513	42,909	10,934	302	335,492
Oct-10	15,919	49,909	215,394	43,806	11,274	330	336,632
Nov-10	15,824	49,839	214,919	44,113	11,440	334	336,469
Dec-10	15,696	49,700	214,053	44,387	11,568	339	335,743

## Membership for 2011:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-11	14,797	50,229	219,825	45,034	17,304	358	347,547
Feb-11	14,670	50,068	219,613	45,443	17,527	364	347,685
Mar-11	14,612	49,948	219,533	45,772	17,686	365	347,916
Apr-11							
May-11							
Jun-11							
Jul-11							
Aug-11							
Sep-11							
Oct-11							
Nov-11							
Dec-11							